"A STUDY OF FINANCILAL PROBLEMS OF DRY FISH RETAILERS WITH SPECIAL REFERENCE TO COASTAL DISTRICTS OF MAHARASHTRA."

……

Resume of the thesis to be submitted

To

Swami Ramanand Teerth Marathwada University, Nanded

For

The Award of the Degree of Ph.D. in Commerce

Under the faculty of Commerce And Management

By

MR. HEMANT PANDHARINATH PATIL

M.Com, P.G.D.F.M, SET

Under the Guidance of

DR. S. K. KHILLARE

M.Com., Ph.D.

Professor and Head of Department

Of Commerce

Mahatma Gandhi Mahavidyalaya

Ahemadpur, District Latur

September, 2022

INDEX

Sr. No	Contents	Page No
1.	Tile & Introduction	3
2	Statement of the Problem	10
3.	Significance of the study	10
4.	Objective of the study	11
5.	Statement of Hypothesis	11
6	Limitation of the Study	11
7	Review of Literature	11
8	Research Methodology	12
8.1	Data Collection	12
8.2	Primary Data	12
8.3	Secondary Data	12
8.4	Sampling Design	13
8.5	Data Analysis	13
9	Chapter Scheme	14
10	References	15

Title :

"A Study Of Financial Challenges of Dry Fish Retailers With Special Reference To Coastal Districts of Maharashtra."

1. Introduction :

Coastal Areas are commonly defined as "The interface or transition areas between land and sea, including large inland lakes. In India there are total 9 coastal state and two coastal Union Territories in India comprises of 7,517 km. These states are Gujarat, Maharashtra, Goa, Karnataka, Kerala, Tamil Nadu, Andhra Pradesh, Odisha and West Bengal. Two costal union Territories are Daman & Diu and Pondicherry. There are total 76 coastal districts including union Territories.

Maharashtra State has around 720 – 725 km long indented coastline of Arabian sea, which is marked by the presence of major estuaries and narrow creek. There are total 6 Coastal Districts in Maharashtra. It comprises the Coastal district of Thane (New Palghar), Raigad, Greater Mumbai (Mumbai city and Mumbai Sub-urban), Ratnagiri and Sindhudurga. Maharashtra has an area of 3,07,690 Sq km with a population density of 256/sq. km. The Maharashtra Coast is popularly known as Konkan Coast and is rich in terms of Marine Resources. The costal districts of Konkan comprises of Greater Mumbai, Thane, Palghar, Raigad, Ratnagiri and Sidhudurg. Let us know about coastal areas of these districts

There have been changes in the name of Konkan districts and has seen the addition of newer district. Before independence period it was scattered. After independence it becomes part of Bombay (now Mumbai city) which does not include sub-urban part of the city. 1961 the Konkan region became part of the newly formed state of Maharashtra, prior to it was a part of Bombay province, now Mumbai which was split between Gujarat and Maharashtra. Earlier Maharashtra has only 4 coastal districts viz Greater Mumbai, Ratnagiri, Thane and Kolaba. Later Ratnagiri District was bifurcated into Ratnagiri and Sindhudurg. The erstwhile Kolaba district was renamed as Raigad. In 2014 Thane district

was bifurcated into Thane district and Palghar District. Majority people around coastal district mentioned above of Maharashtra state are engaged in fishing activity i.e. catching wet fish, producing dry fish, wet-salted dry fish, producing nets, manufacturing of boats and selling activities in term of nets, wet fish, dry and wet-salted dry fish.

Greater Mumbai (Mumbai City and Mumbai Suburban):

Greater Mumbai district consist of Mumbai City and Mumbai Sub-urban area. Mumbai is state Capital as well as Financial Capital of the state of Maharashtra. Mumbai is one the island city found on the coast of Arabian Sea. Mumbai Coastline is stretched to 149 km.

Thane :

Thane region was spread from Thane City to Kalyan in central part and from Bhayandar to Dahanu in western Belt. In 2011 The Thane district was bifurcated in Thane Region and Palghar Region. The vicinity from Bhayandar to Dahanu of western belt was separated under Palghar District. Thane district is blessed with coastal bank of 27 km

Palghar:

In 2011, a new district is created out of Thane District in western belt of Maharashtra called Palghar district. Major population found here is a Tribal, Koli and Guajarati community. The costal length of Palghar district is 91 km.

Raigad :

Raigad is surrounded with hilly region of hilly regions of Sahyadri mountain ranges. It was popularly known by fort name called Kolaba previously then it is renamed as Raigad. The coastal length of Raigad district is 122 km.

Ratnagiri :

Ratnagiri is a coastal district of Maharashtra state, situated in the western coast of India. This area contains numerous beaches, creeks, sea forts, harbors, hot water springs, caves, temples and other religious places, places of scenic beauty as well as birthplace of some great personalities. The Coastal Length of Ratnagiri District is 237 km

Sindhudurg :

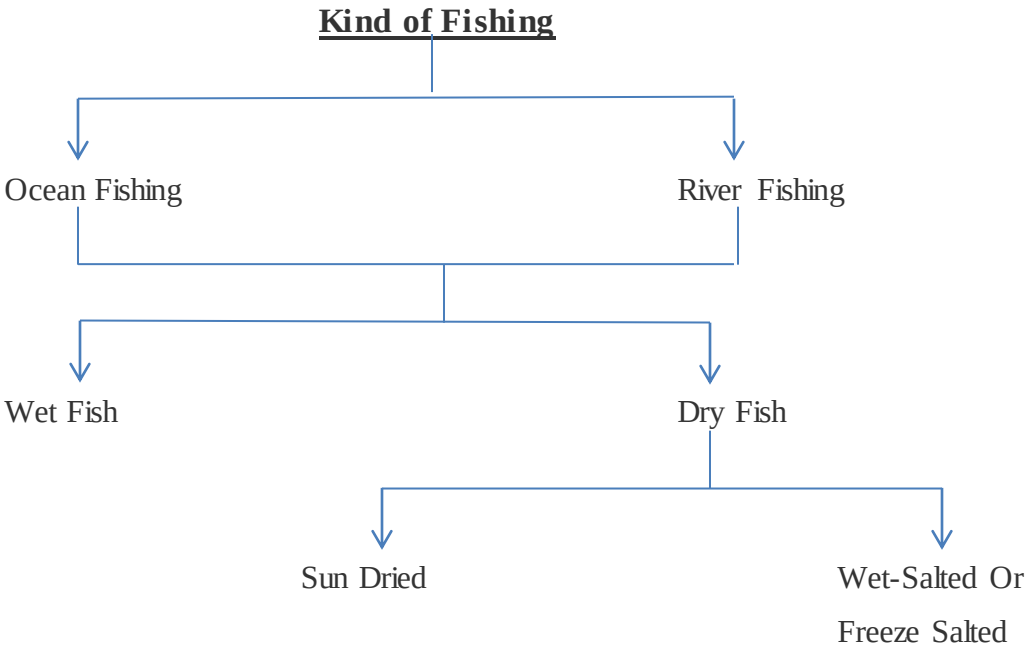
The district is named by the fort of Sindhudurg which means 'Fort in the sea. It is surrounded with the Arabian sea on the eastern part of it. It is a boarder of Goa state, Karnataka state and Belgaum district. The coastal Length of Sidhudurg district is 99 km Konkan is blessed with many forest as well as marine resources. At the costal banks of Greater Mumbai, Thane, Palghar and Raigad predominantly Koli, Muslim, Agri Koli and Christians, Machhi, Patel etc communities are engaged in fishing activities, whereas at the costal bank of Ratnagiri and Sindhudurg mainly Malvani, Konkani Muslim and Christians engaged in fishing activities. In Konkan coastal district major language spoken is Marathi followed by Hindi.

Fishing is one of the traditional businesses carried out on the coast of Konkan. As far as fishing is concern, it includes catching fish from sea, drying fish and selling i.e. domestic as well as exporting fish. Fishing business also involve storing fish, cleaning fish, cutting fish, packing and packaging, preparing net require for fish, manufacturing and repair of boats etc. It requires lot of ice, suitable storage boxes. Since the wet fish is perishable product and it is difficult to preserve it for longer period. Earlier thermocol boxes to store and preserve the fish, but now since thermocol is ban as it is not environment friendly, storing of fishes for longer duration becomes very difficult. Considering the need to store the fish for longer duration fishermen come up with an idea of dry fish and wet-salted fish.

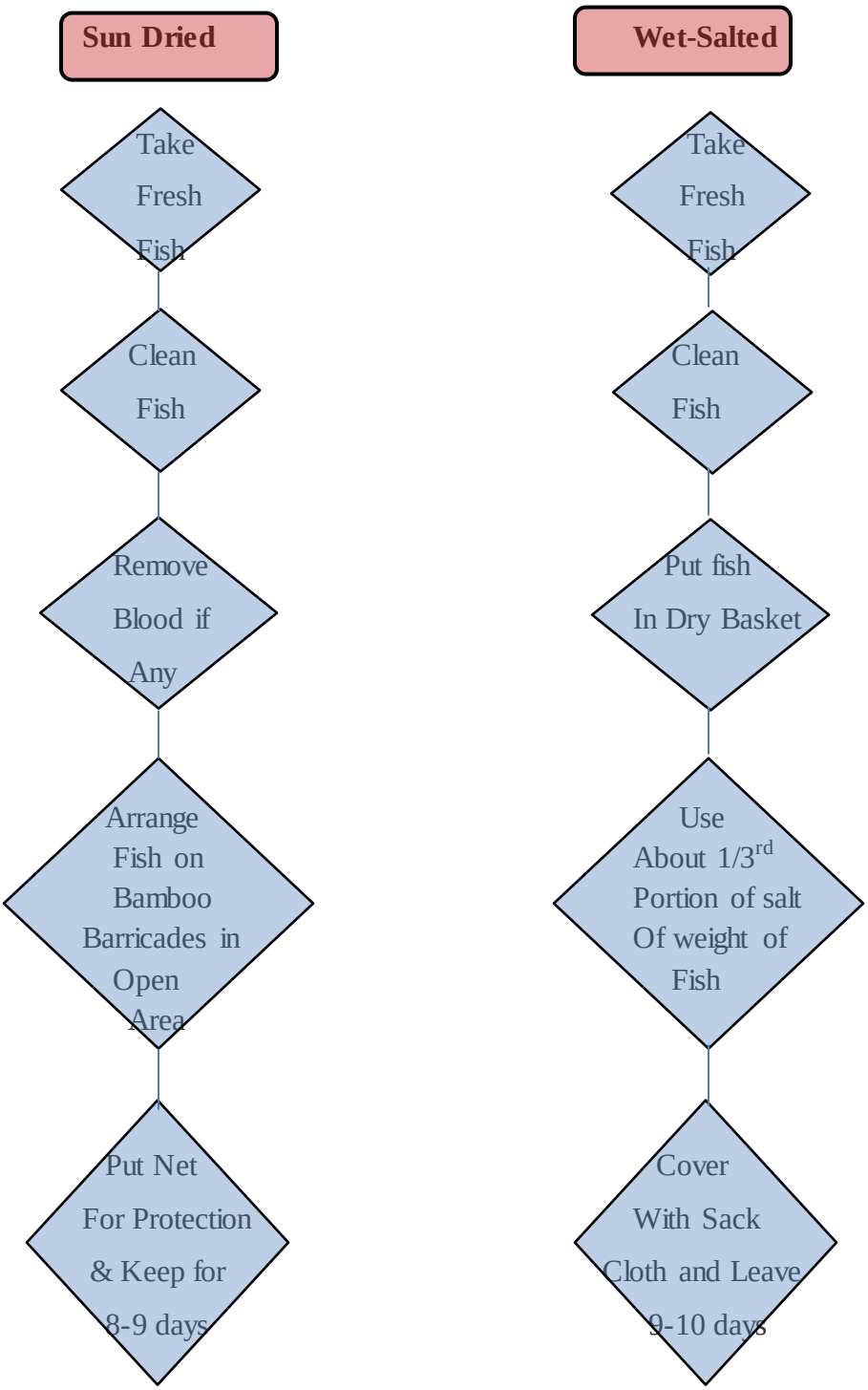
Dry Fish means removal of water from fish through the process of sun drying, application of salt and application of pressure. Water is removed so that microbiological or autolytic activity and can thus be used as a method of preservation. Since salt is a natural preserver, fishermen started to apply salt on fish which are about to get perish and this is how wet-salted dried fish method comes into existence. It is found that after drying fish, it preserved for longer duration. Hence fishermen started using this method quite frequently. It is also demanded by many consumers, as it taste also good. Generally people who do not get time to go to market to buy fresh or wet fish, such customers purchased dry fish and preserved it.

Drying fish is started in Egypt to preserve fish by salting or sun drying after that Greeks are also salted the fish and use them as a part of their diet and they pass this practice to Roman countries. Dry fish is being demanded in many countries of the world such as Asia, Europe, Latin America and United Kingdom. In India it is being demanded heavily. It started in India roughly in 18^{th} century. Now it is being manufactured all over the India and being demanded by lot of people. Dry fish are not only became an important diet of people all over the world but also it is used as manure for farming and also useful for feeding to animals like horses, chicken etc.

- **Kind of Fishing**



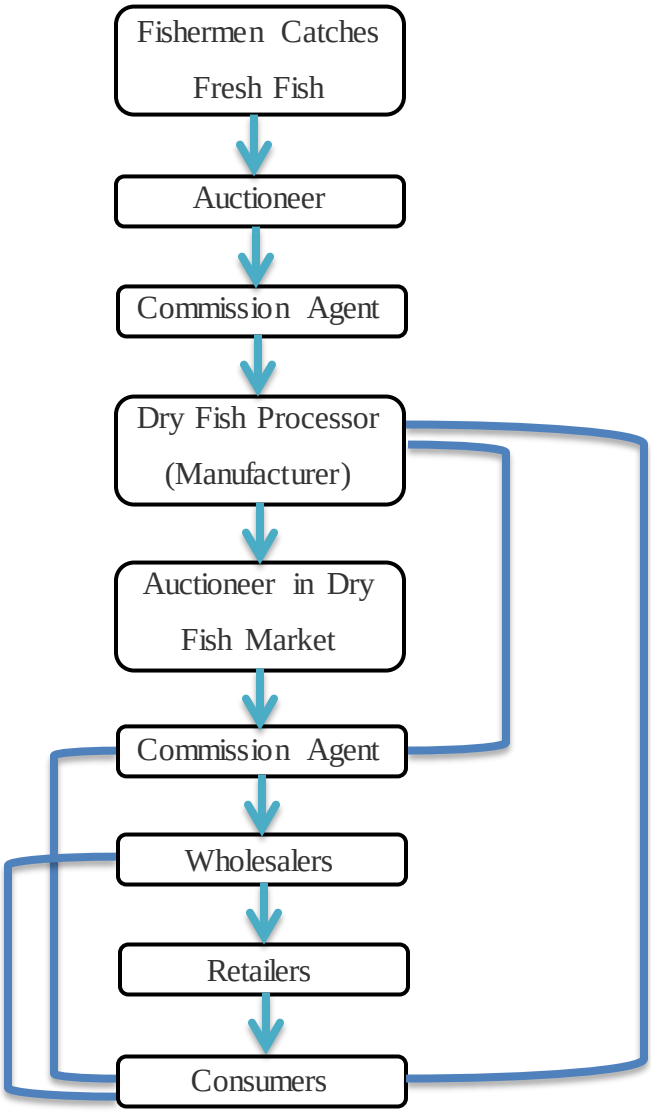
Process of Drying Fish


Sun Dried
Take Fresh Fish
Clean Fish
Remove Blood if Any
Arrange Fish on Bamboo Barricades in Open Area
Put Net For Protection & Keep for 8-9 days
Wet-Salted
Take Fresh Fish
Clean Fish
Put fish In Dry Basket
Use About 1/3rd Portion of salt Of weight of Fish
Cover With Sack Cloth and Leave 9-10 days

Advantages and disadvantages of consuming dry fish

Advantages	Disadvantages
Included in Daily diet and low fat fish	Contained heavy amount of salt, hence not suggested to diabetic patient
It last for longer duration even upto one year if packed properly	Less Margin for seller
Used as manure or diet for animals like chicken, horse etc. called as "Kutta"	Seasonal Demand
It is very hygienic	Lack of storage capacity

Marketing Channel of Dry Fish in Maharashtra



Procedure of drying fish :

- Essentially, by removing water from the fish, it stops microorganisms and bacteria from growing inside the meat. The type of fish ideal for drying usually have a low-fat content, since they will preserve longer with less fat.
- Removing moisture from fish as a preservation method has existed for thousands of years. It was especially important with the growth of commercial fishing in the 15th and 16th centuries. Fishermen needed a way to keep their fish from spoiling during transportation to different ports. And salting/drying their catch worked perfectly. Native and indigenous communities across Canada still practice the fine art of making dry fish as a method of food preservation.
- Another way to preserve fresh fish is by canning. If your family depends on fish for food security, learning how to can fresh fish could be a good idea.
- When using this method of fish preservation, you want to use the freshest fish possible to get the best results. The easiest way to get started is by using very salty brine, 3 parts water to 1 part salt. By bringing the fish you remove the blood from the meat.
- Despite modern refrigeration technologies, people still love the taste and versatility of dried fish. Drying, salting, and smoking fish helps preserve your extra catch for years and can be done without modern conveniences. Learning how to make dried fish will give you the ability to store tasty fish in your cellar or pantry through the lean winter months. Follow these tips to get started.

2. Statement of the Problem :

"A Study Of Financial Challenges of Dry Fish Retailers With Special Reference To Coastal Districts Of Maharashtra."

Due to water pollution availability of fish is being decreasing continuously. The Dry fish retailers are less educated and majorly females are engaged in such business. The Dry fish retailing also include local retailing as well as Export sale. As far as export sale of dry fish is concern it is very minimal for dry fish as compare to wet fish or any other meat. Also proper financial is also not available by banks, Non-Banking Financial institution (NBFC) as well as government.

In India Sun Drying of fish is very popular. Various projects are being conducted on sea-shore as well as fishermen constructed houses on sea-shore to carry on fishing activities, as a result less amount of land is available on sea-shore for drying fish. This business is seasonal in nature. and heavily demanded only in summer as in summer because of bright sun-light in summer will produce quality products of dry fish. Majorly 3-4 months it has heavy demand and in remaining around 7-8 months dry fish Dry fish is very least demanded. Dry fish retailer is unemployed almost for this period.

3. Significance of the study :

It is very important to encourage young generation in the business so as to increase in national income as well as productivity. This business is conducted by existing retailers only. The study also help us to understand how can we expand the business. It can be one of the emerging business opportunities. Very few researchers have focused on the above topic of research. The above discussion clears that there is heavy demand for dry fish not only in India but also abroad. Dry fish selling retailing business is seasonal in nature i.e it has more demand in summer season. The fishermen and fish retailer communities itself are very less educated and lack of technological advanced. Dry fish retailing business is not been provided with the financial aid by Banks, Non-Banking Financial Institution (NBFCs) as well as government. Availability of fish is also decreasing continuously because of water pollution, multiple projects run on sea-shore by government. There is also lack of breeding of fishers as large fishermen catch even small fishes and its egg.

4. Objective of the study :

1. To Study the present financial conditions of dry fish retailers
2. To Study the problem of dry fish retailers
3. To study the impact of fish retail market on dry fish retailers
4. To provide suggestion for the improvement of financial conditions of dry fish retailers.
5. To study the opportunity and scope for the dry fishing industry

5. Statement of Hypothesis :

1. The present condition of Dry fish seller are not satisfactory (H0)
2. The financial Assistance is not proper by the bank and financial institutions (H0)
3. The dry Fish seller facing lot of financial problem (H1)

6. Limitation of the Study :

- The research study is restricted to The Coastal Districts of Maharashtra known as Konkan and other Areas not covered under the present study
- The present study is restricted to consumer perception towards dry fish selling retailing business
- The study is limited to the period of last 10 years that is 2012-2022.

7. Review of Literature :

The Literature relating to topics are reviewed as under :

Dr Chellappan N John (2004) has focused in his thesis "Studies the quality and process control factors during the production and storage of salted dried fish products" about production of dry fish and its quality. According to him "Quantity of dry fish in the state of Kerala is decreasing and state government and state government should encourage and come forward for providing encouragement, financial and technical assistance to support the production and export of the business. The dry and wet salting may be carried out to a period of 4 to 8 hours respectively and time may depend upon. Temperature, size concentration of medium etc.

Dr Ganapathy P. (2006) in his thesis throw light upon Economics of Traditional and Mechanized fishing units a study in Thanjavur District, Tamilnadu. According to him "Fishing business is totally depends upon weather condition and oceanic condition and survival of species of the fishes. It is a living things and self-renewing. The stock of fish is influenced by the method of fishing whether fishermen are catching even infant baby fish or not.

Dr Adam Sadashiv Athavale (2012) emphasis upon Geo-environmental assessment of the fishing settlements in Allibag tehsil of Raigarh district (Maharashtra). According to him, "In the view of development government not focusing upon the growth of traditional business like fishing. Fishing is playing vital rolel in overall income and employment generation of business. Many coastal projects are run, this impact fishing business in Alibag Tahasil.

Mr.Parvathy U from fish processing division, Cochin emphasis upon Drying and Salting of Fish. According to him "Curing is one of the oldest and traditional method of fish preservation. These are cost effective technologies, which can be opted for wide range of communities. However a major drawback with this traditional processing is the lack of standard operating procedure being followed which affects the quality of cured products

8. Research Methodology :

8.1 Data Collection

8.2 Primary Data:

Well-equipped questionnaire will be prepared and distributed to the prospect respondent

8.3 Secondary Data :

Concern government published information, information published in different magazines, fishery department etc. will be used

8.4 Sampling Design

The universe of the sample will be unorganized as well as organized (exporter) retailers inclusive of male and female. The sample will be size of 900 respondents. The sample will selected on random basis on following parameters. The business in research are predominantly led by female retailers hence number of female sample is more

District wise number of total samples

District	Number of Samples
Greater Mumbai	170
Thane	90
Palghar	130
Raigad	130
Sindhudurg	240
Ratnagiri	140
Total	**900**

Above data is allocated basis of coast line area and volume of dry fish market

Sampling Method :

Random Sampling method will be used

8.5 Data Analysis:

After collection of data, it will be tabulated, coding and graphical presentation will be used. Analysis using statistical tools like Co-relation, Regression, Mean, Mode, Median, Charts, Diagram, Test, Z Test, Karl Pearson method for studying variables will be used to draw a conclusion. It will be more suitable to find the solution to the problem and to achieve the objectives of the study

Qualitative and Descriptive methodology will be used through it the information can be used to generate ideas to learn respondent problems and probable solution towards dry fish selling

9. Chapter Scheme

1) Introduction:

The researcher will get information about dry fish retailers, their history and techniques of dry fish.

2) Research Methodology:

The researcher will cover the different concepts and definitions, sampling details, methods of collection of data and methods of data analysis.

3) Review of Literature

The researcher will focuses on the earlier research on the related topic by other scholars. It will give clear indications about the research problem.

4) Survey Report / Data Collection, Analysis and interpretation

In this chapter researcher will conduct survey and collect different data through primary and secondary source and also will analyse and interpret the data to draw conclusion

5) Conclusions, findings and solution:

In this chapter researcher will draw conclusion on the financial challenges of dry fish seller through hypothesis and also provide solution to the problem.

Signature of Researcher

(Mr. Hemant Patil)

Signature of Research Guide

(Dr. S. K. Khillare)

10.References :

1) Reference book “Sea Fishing for Amateurs” by Prank Hudson. ISBN No. 9781406795684
2) https://www.anoffgridlife.com
3) Data published by Marine Product Export Development Authority (MPEDA) on official websites
4) https://www.britannica.com
5) https://economictimes.indiatimes.com
6) Information and data published by Maharashtra Coastal Zone Management Authority (MCZMA) on official website
7) https://www.annauniv.edu/